

StakerLaw Tax and Estate Planning Law
1200 Paseo Camarillo, Suite 280
Camarillo, CA 93010-6088

December 26, 2013

FIELD(Nameadd)
FIELD(Street)
FIELD(City)

Dear Client:

Over many years we have taken every precaution to safeguard our clients' information. However, I regrettably need to inform you that on Friday, December 20, 2013, we were victims of a burglary at my home, that included our firm's back-up hard drive. This hard drive, which I ironically kept off site in case of fire, contained copies of client files, including clients' social security numbers and other asset information.

Even though my home and family was violated, your protection now is most important to us. Over more than 25 years, your trust has been our top priority.

The police have informed us they believe there is little chance of your information being accessed. They believe this was an amateur break-in. Moreover, the drive requires a unique power supply, and the files are in two file formats that are not easily accessed. They believe when the thief discovers the hard drive cannot be easily sold for any significant amount of money, it will likely be thrown away.

Nevertheless, your social security number was involved. Hence, we recommend you protect yourself from the possibility of identity theft by taking just a few minutes to place a "fraud alert" on your credit reports by calling **any one** of the following three credit reporting bureaus:

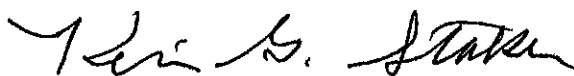
Equifax 1-800-525-6285 Experian 1-888-397-3742 TransUnion 1-800-680-7289

We recommend you consider taking additional steps as described by the State Attorney General in the statement *printed on the back of this letter*. We, in particular, recommend you periodically review your personal accounts.

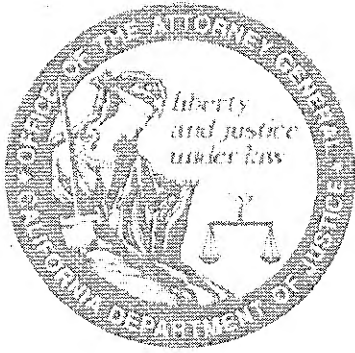
Our mission always has been to do what is best for our clients. However, we understand a situation like this creates stress and concern. If you would like us to assist you in dealing with this situation, or you need any further information, please call us at 805-482-2282 or toll free at 1-888-253-4507.

We are taking steps to make sure this can never recur. Again, I deeply regret any inconvenience or concern that this incident may cause you and express my sincerest apologies to you.

Sincerely yours,



KEVIN G. STAKER



Privacy Protection Recommendations

What to Do If Your Social Security Number Is Compromised

1. Contact the three credit bureaus.

You can report the potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You will also be sent instructions on how to get a copy of your report from each of the credit bureaus.

Equifax 1-800-525-6285

Experian 1-888-397-3742

TransUnion 1-800-680-7289

2. What it means to put a fraud alert on your credit file.

A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that there may be fraud on the account. This alerts the merchant to take steps to verify the identity of the applicant. A fraud alert lasts 90 days and can be renewed.

3. Review your credit reports. Look through each one carefully.

Look for accounts you don't recognize, especially accounts opened recently. Look in the inquiries section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case. You may find some inquiries identified as "promotional." These occur when a company has obtained your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (You are automatically removed from lists to receive unsolicited offers of this kind when you place a fraud alert.) Also, as a general precaution, look in the personal information section for any address listed for you where you've never lived.

4. If you find items you don't understand on your report, call the credit bureau at the number on the report.

Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved and report the crime to your local police or sheriff's office. See the **Identity Theft Victim Checklist** at www.oag.ca.gov/idtheft/information-sheets.

This fact sheet is for informational purposes and should not be construed as legal advice or as policy of the State of California. If you want advice on a particular case, you should consult an attorney or other expert. The fact sheet may be copied, if (1) the meaning of the copied text is not changed or misrepresented, (2) credit is given to the California Department of Justice, and (3) all copies are distributed free of charge.